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19 June 2007

Freehills Patent & Trade Mark Attorneys
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Your Ref: M81107140:TN;jn

Examiner's first report on patent application no. 2005226634
by First Data Corporation and The Western Union Company

Last proposed amendment no.

Dear Madam/Sir,

Freehills Patent & Trade Mark Attorneys Melbourne	
Received	22 JUN 2007
Updated (Y/N) By:	e
Due Date:	19-6-08
Sent to	TN

I am replying to the request for examination. I have based this report on the pamphlet. I have examined the application and I believe that there are lawful grounds of objection to the application. These grounds of objection are:

- 1) There is no Notice of Entitlement on file. You will need to file one because an application without a Notice of Entitlement cannot be accepted.
- 2) The invention defined in Claims 1 to 30 is not novel (and does not involve an inventive step) when compared with the disclosure of many patent specifications of which the following are a selection:

D1: EP 1251470 A2 (HITACHI LTD) 23 October 2002

D2: US 5963647 A (DOWNING ET AL.) 5 October 1999

D3: WO 2001/061663 A2 (THE CHASE MANHATTAN BANK) 23 August 2001

D4: WO 2004/034222 A2 (FIRST DATA CORPORATION) 22 April 2004

D1 discloses an international-online automatic cash transaction system. See the abstract and the summary of the invention.

D2 discloses a method and a system for transferring funds from an account to an individual anywhere in the world. See Summary of the invention and Column 4 Line 30 to Column 5 Line 45.

D3 discloses an international banking system and method. See Page 4 Paragraph 2 and 3, Page 5 Paragraph 1 and 2, Page 7 Paragraph 3 and Page 8 Paragraph 1.

D4 discloses a method and system for managing financial transactions. See the abstract and the summary of the invention.

You have 21 months from the date of this report to overcome all my objection(s) otherwise your application will lapse.

You will need to pay a monthly fee for any response you file after 12 months from the date of the first report.

You will also need to pay any annual continuation fees that apply. These will normally be first due five years from the filing date. Please note however that earlier commencement dates apply for divisional applications.

Information about fees may be obtained by phoning 1300 651010.

Yours faithfully,



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